

Children's Health Coverage Outreach

Communication Goals

- Raise awareness about uninsured children in North Dakota and their needs.
- Educate about health coverage programs available to help uninsured children.
- Inform individuals and organizations about how they can help link children up with health coverage

Health coverage programs for uninsured kids

- Medicaid
- Healthy Steps
- Other Options

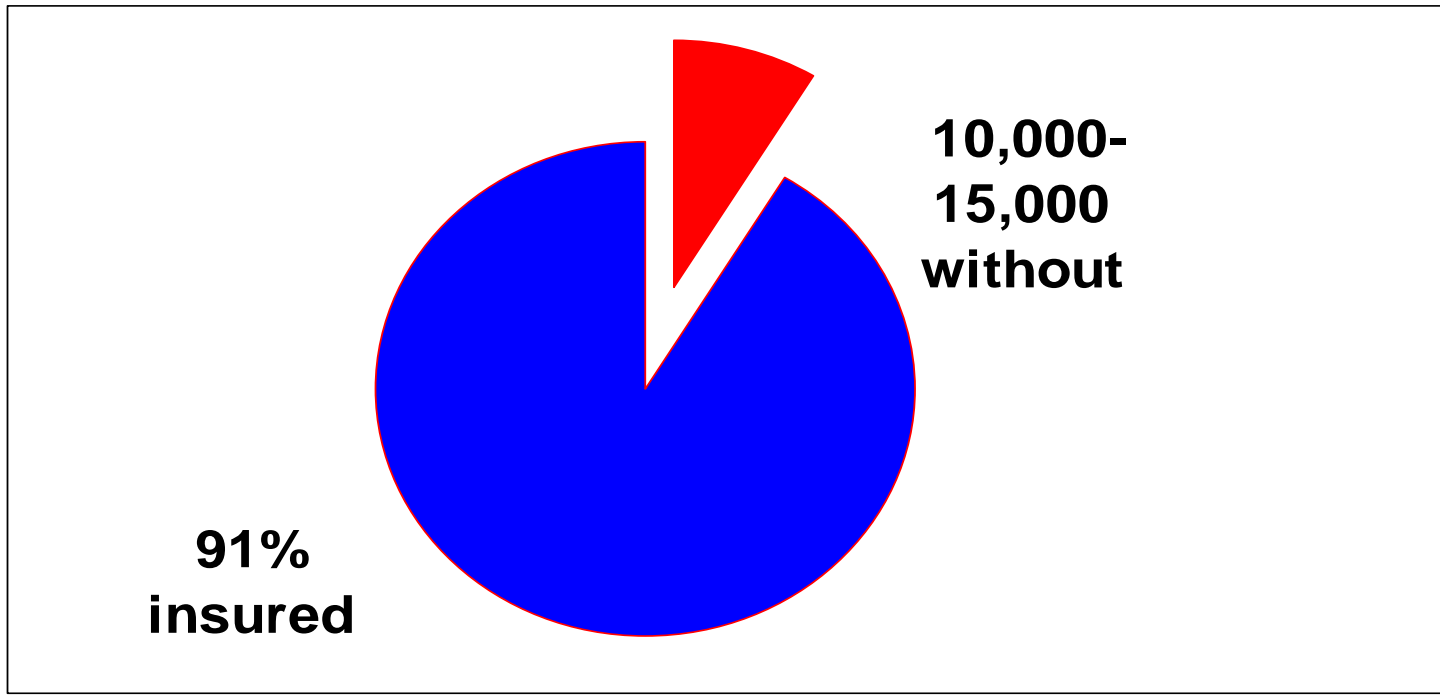
North Dakota's Children's Health Insurance Plan

America's Uninsured Children

- **Over 9 million children age 18 and under do not have health insurance in America today**



Approximately 9% of N.D.'s Children are Uninsured



Why is health coverage important?

Children without health coverage are:

- 6 times more likely to go without health care.
- Twice as likely not to have seen a doctor during the previous year.

AND their parents are 4 times more likely to delay seeking care



Why are Healthy Steps and Medicaid important?



- Both provide health coverage to children in families unable to afford private coverage.
- This enhances child health

Coverage is cost effective

- Enrollment in a health coverage program like Medicaid or Healthy Steps saves dollars because:
 - 1 in 4 uninsured children use emergency rooms for their source of care (most expensive way to access health care)
 - Minor illnesses, left untreated, can end up costing more in terms of health and resources
 - Children who are ill often cannot keep up in school

Parent comment

“The day the letter arrived, which informed me that my girls were eligible for Healthy Steps, I was so grateful, so relieved, I cried.... Now I can focus on helping my children get the care they need without huge bills looming over our heads. I do hope I can afford private insurance some day, but in the meantime, I am forever grateful.”

— Bismarck area Mom

Medicaid

- Enacted by Congress in 1965
- Available in North Dakota on January 1, 1966
- 2002 Funding: 69.87% federal / 30.13% state
- Supervised by N.D. Dept. of Human Services, Medical Services Division
- Administered by county social services

State Children's Health Insurance Program (SCHIP) “Healthy Steps”

- Most significant commitment to children's health since 1965
- Funding: 78.91% federal / 21.09% state
- Administered by the Dept. of Human Services, Medical Services Division
- Coverage provided through Noridian Mutual Insurance Company (BCBS)



Healthy Steps and Medicaid Covered Services

- Inpatient hospital, medical and surgical
- Outpatient hospital and clinic services
- Psychiatric and substance abuse
- Prescription medications
- Routine preventive services: well child checkups and immunizations
- Preventative dental and vision
- Prenatal Services

Additional Services Covered by Medicaid

- Certain mental health services
- Orthodontic treatment
- Maternity services



**What are the key differences
between children's health
coverage
options?**



Who they cover:

Healthy Steps

- Children ages 0-18 whose families have NET incomes above the Medicaid level but not above 140% of the FPL (\$21,028 for 3 persons)

Medicaid

- Children 0-5 years old with family incomes up to 133% of the FPL (\$19,977 for 3 persons)
- Children 6-18 years old with family incomes up to 100% of the FPL (\$15,020 for 3 persons)
- Youths age 19-21 with qualifying incomes

INCOME LEVELS

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HEALTHY
STEPS

FAMILY SIZE	CHILDREN 0 TO AGE 6 133% OF POVERTY	CHILDREN AGE 6 TO 19 100% OF POVERTY	MEDICALLY NEEDY	140% OF POVERTY LEVEL
1	\$ 982	\$ 739	\$ 492	\$1,034
2	\$1,324	\$ 996	\$ 508	\$1,394
3	\$1,665	\$1,253	\$ 658	\$1,753
4	\$2,007	\$1,509	\$ 783	\$2,112
5	\$2,348	\$1,766	\$ 900	\$2,472
6	\$2,689	\$2,022	\$ 991	\$2,831
7	\$3,031	\$2,279	\$1,066	\$3,190
8	\$3,372	\$2,536	\$1,116	\$3,550
9	\$3,713	\$2,792	\$1,175	\$3,909
10	\$4,055	\$3,049	\$1,233	\$4,268

Selecting a coverage program:

- Most families cannot select a coverage program for their children. There are eligibility criteria for each program.
- Some children, because of their health needs, may be eligible for Medicaid even if their income is within the range for Healthy Steps. In some cases, Medicaid coverage may be more appropriate.
- These families can select Medicaid and assume responsibility for part of the medical bills. (This is called “recipient liability.”)
 - **Families should contact their County Social Service Office if they have in-depth questions.**

How they work:

Healthy Steps

- **Private Insurance Carrier (Noridian Mutual Insurance Company -- BCBS of ND)**
- **Families receive BCBS insurance cards**
- **Coverage questions can be answered by BC/BS at 1-800 342-4718**

Medicaid

- **Claims are processed through the state Medicaid office**
- **Families receive a Medicaid card**
- **Coverage questions can be answered through state Medical Services at 1-800-755-2604**

When coverage begins:



Medicaid

- Medicaid may go back 3 months prior to the date eligibility is determined and pay old medical bills
- 1 month enrollment periods

Healthy Steps

- Coverage begins the first day of the month following the month eligibility is determined
- 12 month enrollment period

How to apply:

A joint Medicaid - Healthy Steps application is available at:

- **Local county social service offices**
- **Or by contacting Medical Services Division office at 1-800-755-2604**



Out-of-Pocket Costs:

Co-payments

- \$2 for each prescription
 - \$5 for each emergency room visit
 - \$50 for each hospital admission
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- * **State and federal funds pay the insurance premium for each child enrolled**
 - * **Due to the unique relationship between the federal government and Tribal governments, Native American children are not subject to co-payments**



Medicaid: Family Costs:

- No out-of-pocket copayments at the time of service for children (ages 0-21)
- Some families, because of their higher incomes, may be expected to contribute toward their child's monthly medical expenses

Summary:

- Both **Healthy Steps** and **Medicaid** are for:
 - Children who meet income qualifications and who need health coverage
 - The federal government requires states to determine if children are eligible for Medicaid first. If they are, children are not eligible for Healthy Steps and must be covered by Medicaid. *NOTE: Families can apply for Healthy Steps first, and they will be referred to Medicaid if they qualify.*

How can you help uninsured children?

- **Distribute flyers, brochures or applications in your business, office, neighborhood or community**
- **Talk to people one-on-one (grocery stores, laundromats, churches...) and let them know where and how they can apply for health coverage for their children.**
- **Distribute information at local community events**
- **Keep in touch with the state agency that administers the programs at 1-800-755-2604**



Healthy Steps Information

www.state.nd.us/childrenshealth

1-800-755-2604

Medical Services Division

600 E. Boulevard Avenue, Dept.325

Bismarck ND 58505-9985

Medicaid information:



Contact your local
County Social
Service Office

Other options:

- Was established in 1989 by Blue Cross Blue Shield of North Dakota
- Provides free primary and preventive health and dental care to uninsured children living in families with incomes from 141% to 200% of poverty.



Health and dental benefits include:

- **Physician office visits & routine physicals**
- **Emergency accident care**
- **Diagnostic tests**
- **Well child care and immunizations**
- **Limited inpatient and surgical services**
- **Mental health & chemical dependency care**
- **Preventive dental services**
- **Limited restorations & extractions (copay)**

CARING
PROGRAM
FOR
CHILDREN

For Caring Program information:

Call 1-800-342-4718

- **A child cannot be eligible for Medicaid, Healthy Steps or other health insurance.**
- **NOTE: Children can be covered under catastrophic insurance coverage and still receive benefits**





“Every child needs medical attention, and early care saves everyone time and money.”

***N.D. County Social
Service Board Member***



Questions & Answers